

Understanding the Medicare Alphabet



Medicare Overview

- Medicare is a federally funded health insurance program for people age 65 or older.
- Medicare also covers Social Security disabled people younger than 65.
- Those diagnosed with permanent kidney disease or ALS are also eligible for Medicare.

Medicare Rights

- All Medicare beneficiaries have rights to health care, which include:
 - No discrimination
 - Get information in a clear and concise manner.
 - Get emergency care when and where needed.
 - Have hospital discharge reviewed if beneficiary is not ready to go home.

Enrolling in Medicare

- Persons who begin collecting Social Security benefits prior to age 65 and those who receive Social Security Disability benefits are automatically enrolled in Medicare when they become eligible.
- Persons turning 65 should receive enrollment information from Social Security 3 months prior to their 65th birthday.

Enrolling in Medicare (Continued)

- For persons turning 65, there is a 7-month initial enrollment period.
- It's important to enroll during the initial enrollment period to avoid penalties.
- If you are still working and covered by other insurance, Medicare enrollment may be delayed without penalty.

Four Parts to Medicare

- Part A: Hospital Insurance
- Part B: Outpatient Insurance
- Part C: Medicare Advantage
- Part D: Prescription Drugs

Medicare A: Hospital Insurance

- For many people, no monthly premium
- Helps pay:
 - Inpatient hospital care
 - Limited care in a skilled nursing facility
 - Some home health care
 - Hospice care
 - Certain blood expenses

Medicare B:

Outpatient Insurance

- Monthly premium in 2013: \$104.90 (plus)
- Annual deductible in 2013: \$147.00
- Helps pay:
 - Physicians' services
 - Outpatient hospital services
 - Durable medical equipment
 - Portion of home health care
 - Ambulance
 - Therapy
 - X-rays, lab tests, anesthesia & other services

Medigap Insurance: Filling in the “Gaps” of Medicare

- Offered by private insurance companies.
- Pays deductibles and coinsurance.
- Some plans offer “extras”, such as coverage outside the U.S.
- Also known as Medicare Supplement Insurance
- A guaranteed issue period applies during open enrollment.
- Plans purchased after 1/1/06 do not include prescription coverage.
- Plans are standard. No matter what company sells a particular plan, the coverage is the same, prices differ.

Medicare C: Advantage Plans

- These plans are an alternative to using Original Medicare, a Medigap plan and Part D (prescription plans). You still must enroll in Parts A and B and pay the Part B premium.
- Offered by private insurance companies who contract with Medicare to provide your Medicare insurance. If you enroll in one of these plans, you will not use your red, white, and blue Medicare card when you get health care services. You will have a card from your advantage plan.

Medicare C: Advantage Plans (continued)

- Costs may be less for some people, more for others, depending on your needs.
- Some plans may only provide coverage in your area or work with certain providers.

Medicare D: Prescription Drugs

- Enrollment is not mandatory; you must sign-up with a plan to participate.
- Plans are offered by private insurance companies contracted with Medicare
- Costs and coverage differ with each plan. Plans are chosen by the medications you take, so choice is very individualized.
- Sign up in initial enrollment period to prevent penalties.

Medicare D (Continued)

- The next open-enrollment period is October 15-December 7, 2013.
- An opportunity to sign-up for the first time or change your existing Plan.
- If you choose NOT to sign-up, know the facts!
- Help is available for those who can't afford to pay Part D costs.

Medicare Fraud

- Medicare fraud is big business - \$19 billion a year is lost!
- Never give your Medicare number to anyone other than your health care providers.
- Review your Medicare statements and question charges for services you did not receive.

Medicare Questions? We've Got Answers!

- For questions on any aspect of Medicare:
 - **www.Medicare.gov**
 - 1-800 Medicare (1-800-633-4227)
 - Maine's Area Agencies on Aging: 1-877-353-3771
 - Muskie Community Center 207-873-4745
- For questions on Medicare general enrollment or “Extra Help” with Part D:
 - Social Security Administration: 1-800-772-1213
- For questions on Medicare Buy-in:
 - Call your local DHHS office (Augusta 1-800-452-1926)